

United States Bankruptcy Court
Eastern District of Michigan

In re **Sarah Lyn Holda,
Christopher William Holda**

Debtors

Case No. **10-46713**

Chapter **13**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	401,444.00		
B - Personal Property	Yes	5	158,590.20		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	2		441,683.44	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,071.64	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		414,255.47	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	4			8,961.13
J - Current Expenditures of Individual Debtor(s)	Yes	3			7,130.67
Total Number of Sheets of ALL Schedules		27			
Total Assets			560,034.20		
Total Liabilities				858,010.55	

United States Bankruptcy Court
Eastern District of Michigan

In re **Sarah Lyn Holda,
Christopher William Holda**

Debtors

Case No. **10-46713**

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,071.64
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	149,249.65
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	151,321.29

State the following:

Average Income (from Schedule I, Line 16)	8,961.13
Average Expenses (from Schedule J, Line 18)	7,130.67
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	17,534.26

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		22,792.44
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,071.64	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		414,255.47
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		437,047.91

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Debtors

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
3266 Sharon Hollow Road Manchester, MI 48158	Fee Simple Absolute - Tenancy by the Entireties - Principal Residence	J	230,000.00	243,713.38
1745 Wolf Lake Road Grass Lake, MI 48158	Fee Simple Absolute - Tenancy by the Entireties - Rental Property	J	139,844.00	119,001.00
1041 William Street Jackson, MI 49201	Fee Simple Absolute - Tenancy by the Entireties - Rental Property	J	31,600.00	32,561.00

Sub-Total > **401,444.00** (Total of this page)

Total > **401,444.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re **Sarah Lyn Holda,
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Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Flagstar Bank Checking Account	W	400.00
		Flagstar Bank Savings Account	W	300.00
		Bank of America Checking Account	H	260.17
		Bank of America Savings Account	H	9.78
		Comerica Bank Checking Account	H	14.31
		Comerica Bank Savings Account	H	5.80
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Furniture: Couches, chairs, beds, tables. Nothing Individually Valued in Excess of \$525 Location: 3266 Sharon Hollow Road, Manchester MI 48158	J	1,000.00
		Appliances: Washer and Dryer. Location: 3266 Sharon Hollow Road, Manchester MI 48158	J	200.00
		Audio-Video: TVs, DVD player, audio equipment. Nothing Individually Valued in Excess of \$525 Location: 3266 Sharon Hollow Road, Manchester MI 48158	J	1,000.00
Sub-Total > (Total of this page)				3,190.06

4 continuation sheets attached to the Schedule of Personal Property

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In re **Sarah Lyn Holda,
Christopher William Holda**

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Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Office: 2 old PCs. Location: 3266 Sharon Hollow Road, Manchester MI 48158	J	300.00
		Audio-Video: Camcorder and digital camera. Location: 3266 Sharon Hollow Road, Manchester MI 48158	J	250.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books-Music: CDs, DVDs, and books. Location: 3266 Sharon Hollow Road, Manchester MI 48158	J	200.00
6. Wearing apparel.		Misc clothing - no expensive leathers or furs Location: 3266 Sharon Hollow Road, Manchester MI 48158	J	1,600.00
7. Furs and jewelry.		Wedding Ring with Mrs. Holda	W	2,000.00
		Wedding Ring & watch - with Mr. Holda	H	150.00
8. Firearms and sports, photographic, and other hobby equipment.		Autographed Herschel Walker jersey Location: 3266 Sharon Hollow Road, Manchester MI 48158	H	200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance through employer - no cash value - for both debtors	J	0.00
		Auto insurance - no cash value	J	0.00
		Health insurance - no cash value	J	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) with employer Custodian: New York Life	W	76,181.14
		401(k) through employer Charles Schwab is custodian	H	34,529.00

Sub-Total > **115,410.14**
(Total of this page)

Sheet **1** of **4** continuation sheets attached
to the Schedule of Personal Property

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Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Potential 2010 Federal Tax Refund	J	500.00
		Potential 2010 State Tax Refund	J	200.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Nursing License	W	Unknown
		State Bar of Michigan P72859	H	Unknown

Sub-Total > **700.00**
(Total of this page)

Sheet **2** of **4** continuation sheets attached
to the Schedule of Personal Property

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Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Jeep Commander 35,000 miles Good condition Location: 3266 Sharon Hollow Road, Manchester MI	J	17,440.00
		2008 Jeep Commander 24,000 miles Good condition Location: 3266 Sharon Hollow Road, Manchester MI 48158	J	20,850.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Animals: Family pet (Thatcher). Neapolitan Mastiff. Location: 3266 Sharon Hollow Road, Manchester MI 48158	J	500.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Other: Open bed trailer. Used for hauling. Location: 3266 Sharon Hollow Road, Manchester MI 48158	J	150.00

Sub-Total > **38,940.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached
to the Schedule of Personal Property

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In re **Sarah Lyn Holda,
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SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Other: Lawnmower and other yard equipment and tools. Location: 3266 Sharon Hollow Road, Manchester MI 48158	J	300.00
		Cell Phone	W	50.00

Sub-Total >	350.00
(Total of this page)	
Total >	158,590.20

Sheet **4** of **4** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re **Sarah Lyn Holda**Case No. **10-46713**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDEDDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
1745 Wolf Lake Road Grass Lake, MI 48158	11 U.S.C. § 522(d)(5)	9,900.00	139,844.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Flagstar Bank Checking Account	11 U.S.C. § 522(d)(5)	400.00	400.00
Flagstar Bank Savings Account	11 U.S.C. § 522(d)(5)	300.00	300.00
Household Goods and Furnishings			
Furniture: Couches, chairs, beds, tables. Nothing Individually Valued in Excess of \$525 Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	500.00	1,000.00
Appliances: Washer and Dryer. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	100.00	200.00
Audio-Video: TVs, DVD player, audio equipment. Nothing Individually Valued in Excess of \$525 Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	500.00	1,000.00
Office: 2 old PCs. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	150.00	300.00
Audio-Video: Camcorder and digital camera. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	125.00	250.00
Books, Pictures and Other Art Objects; Collectibles			
Books-Music: CDs, DVDs, and books. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	100.00	200.00
Wearing Apparel			
Misc clothing - no expensive leathers or furs Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	800.00	1,600.00
Furs and Jewelry			
Wedding Ring with Mrs. Holda	11 U.S.C. § 522(d)(4) 11 U.S.C. § 522(d)(5)	1,350.00 650.00	2,000.00

In re **Sarah Lyn Holda**Case No. **10-46713**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401(k) with employer Custodian: New York Life	11 U.S.C. § 522(d)(12)	76,181.14	76,181.14
Other Liquidated Debts Owning Debtor Including Tax Refund			
Potential 2010 Federal Tax Refund	11 U.S.C. § 522(d)(5)	250.00	500.00
Potential 2010 State Tax Refund	11 U.S.C. § 522(d)(5)	100.00	200.00
Animals			
Animals: Family pet (Thatcher). Neapolitan Mastiff. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(5)	250.00	500.00
Other Personal Property of Any Kind Not Already Listed			
Other: Open bed trailer. Used for hauling. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(5)	75.00	150.00
Other: Lawnmower and other yard equipment and tools. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	150.00	300.00
Cell Phone	11 U.S.C. § 522(d)(5)	50.00	50.00

In re **Christopher William Holda**Case No. **10-46713**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDEDDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. §522(b)(2)☐ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
1745 Wolf Lake Road Grass Lake, MI 48158	11 U.S.C. § 522(d)(5)	10,659.94	139,844.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Bank of America Checking Account	11 U.S.C. § 522(d)(5)	260.17	260.17
Bank of America Savings Account	11 U.S.C. § 522(d)(5)	9.78	9.78
Comerica Bank Checking Account	11 U.S.C. § 522(d)(5)	14.31	14.31
Comerica Bank Savings Account	11 U.S.C. § 522(d)(5)	5.80	5.80
Household Goods and Furnishings			
Furniture: Couches, chairs, beds, tables. Nothing Individually Valued in Excess of \$525 Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	500.00	1,000.00
Appliances: Washer and Dryer. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	100.00	200.00
Audio-Video: TVs, DVD player, audio equipment. Nothing Individually Valued in Excess of \$525 Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	500.00	1,000.00
Office: 2 old PCs. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	150.00	300.00
Audio-Video: Camcorder and digital camera. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	125.00	250.00
Books, Pictures and Other Art Objects; Collectibles			
Books-Music: CDs, DVDs, and books. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	100.00	200.00
Wearing Apparel			
Misc clothing - no expensive leathers or furs Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(3)	800.00	1,600.00

In re **Christopher William Holda**Case No. **10-46713**

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Furs and Jewelry</u>			
Wedding Ring & watch - with Mr. Holda	11 U.S.C. § 522(d)(4)	100.00	150.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Autographed Herschel Walker jersey Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(5)	200.00	200.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
401(k) through employer Charles Schwab is custodian	11 U.S.C. § 522(d)(12)	34,529.00	34,529.00
<u>Other Liquidated Debts Owning Debtor Including Tax Refund</u>			
Potential 2010 Federal Tax Refund	11 U.S.C. § 522(d)(5)	250.00	500.00
Potential 2010 State Tax Refund	11 U.S.C. § 522(d)(5)	100.00	200.00
<u>Animals</u>			
Animals: Family pet (Thatcher). Neapolitan Mastiff. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(5)	250.00	500.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
Other: Open bed trailer. Used for hauling. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(5)	75.00	150.00
Other: Lawnmower and other yard equipment and tools. Location: 3266 Sharon Hollow Road, Manchester MI 48158	11 U.S.C. § 522(d)(5)	150.00	300.00

Total: **48,879.00** **181,213.06**

In re **Sarah Lyn Holda,
Christopher William Holda**

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Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H U S B A N D W I F E J O I N T C O M M U N I T Y	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx3405			Opened 3/01/09 Last Active 11/30/09					
Chase Manhattan Mortga Po Box 24696 Columbus, OH 43224		J	Mortgage 1745 Wolf Lake Road Grass Lake, MI 48158					
			Value \$ 139,844.00				119,001.00	0.00
Account No. xxxx7027			Opened 5/01/05 Last Active 10/19/09					
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		J	Mortgage 1041 William Street Jackson, MI 49201					
			Value \$ 31,600.00				32,561.00	961.00
Account No. xxxxxxxxxxxx0001			Opened 4/01/09 Last Active 12/14/09 Purchase Money Security 2008 Jeep Commander 24,000 miles Good condition Location: 3266 Sharon Hollow Road, Manchester MI 48158					
Jackson City County Cu 2320 Francis Jackson, MI 49203		J						
			Value \$ 20,850.00				24,395.00	3,545.00
Account No. 9019			Opened 6/01/03 Last Active 11/27/09					
Midwest Loan Services 616 Sheldon Ave Ste 300 Houghton, MI 49931		J	First Mortgage 3266 Sharon Hollow Road Manchester, MI 48158					
			Value \$ 230,000.00				241,758.00	13,713.38
Subtotal (Total of this page)							417,715.00	18,219.38

1 continuation sheets attached

In re **Sarah Lyn Holda,
Christopher William Holda**Case No. **10-46713**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Unknown	J		11/22/2006					
Mortgage Electronic Registration Systems PO Box 2026 Flint, MI 48501-2026			Second Mortgage MERS is the holder of the Junior Lien on 3266 Sharon Hollow Road. The obligation is IN REM. MERS does not hold the note.					
			Value \$ 230,000.00					
Account No. xxx2362	J		12/09 Purchase Money Security 2007 Jeep Commander 35,000 miles Good condition Location: 3266 Sharon Hollow Road, Manchester MI				22,013.06	4,573.06
Santander Consumer USA PO Box 660633 Dallas, TX 75266-0633			Value \$ 17,440.00					
Account No. O-15-17-100-011	J		2/16/2010 Statutory Lien 3266 Sharon Hollow Road Manchester, MI 48158				1,955.38	0.00
Washtenaw County Treasurer 200 N. Main Street Suite 200 PO Box 8645 Ann Arbor, MI 48107-8645			Value \$ 230,000.00					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured ClaimsSubtotal
(Total of this page)**23,968.44****4,573.06**Total
(Report on Summary of Schedules)**441,683.44****22,792.44**

In re **Sarah Lyn Holda,
Christopher William Holda**

Case No. **10-46713**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Sarah Lyn Holda,
Christopher William Holda**Case No. **10-46713**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No. xxxxxx6550				2/25/2010					
Michigan Department of Treasury PO Box 30199 Lansing, MI 48909		J		State Income Taxes for 2005					0.00
								2,071.64	2,071.64
Account No.									
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									0.00
(Total of this page)								2,071.64	2,071.64
Total									0.00
(Report on Summary of Schedules)								2,071.64	2,071.64

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re **Sarah Lyn Holda,
Christopher William Holda**Case No. **10-46713**

Debtors

**AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx # xxxxxx5355 Allstate Roanoke National Subrogation Claim Ctr PO Box 21169 Roanoke, VA 24018	J	9/09 Subrogation of claim paid out to former tenant			X	1,923.82
Account No. 2975 Bank Of America Po Box 15026 Wilmington, DE 19850	W	Opened 12/01/07 Last Active 10/22/09 CreditCard				26,601.00
Account No. xxxxxx8024 Barclays Bank Delaware Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899	H	Opened 7/1/06 Last Active 11/02/09 Credit Card				3,077.00
Account No. xxxxxxxx1288 Cap One Po Box 85520 Richmond, VA 23285	W	Opened 1/01/07 Last Active 11/13/09 CreditCard				13,600.00
Subtotal (Total of this page)						45,201.82

3 continuation sheets attached

In re **Sarah Lyn Holda,
Christopher William Holda**Case No. **10-46713**Debtors
AMENDED**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx5145 Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	H	Opened 10/1/92 Last Active 10/22/09 Credit Card				1,930.00
Account No. xxxxxxxx5464 Chase Po Box 15298 Wilmington, DE 19850	W	Opened 8/01/05 Last Active 10/22/09 CreditCard				11,653.00
Account No. xxxxxxxx2069 Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850	W	Opened 4/01/08 Last Active 11/02/09 CreditCard				852.00
Account No. xxxxxxxx2069 Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850	H	Opened 4/01/08 Last Active 11/02/09 Credit Card				779.00
Account No. xxxxxxxx8938 Citibank Sd, Na Po Box 6500 Sioux Falls, SD 57117	W	Opened 9/01/07 Last Active 10/22/09 CreditCard				8,628.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						23,842.00

In re **Sarah Lyn Holda,
Christopher William Holda**Case No. **10-46713**

Debtors

AMENDED**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R O W E R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx8369 Citibank Usa Attn.: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195	W	Opened 6/01/05 Last Active 11/02/09 ChargeAccount				11,539.00
Account No. xxxxxxxxxxxx8101 Direct Loan Servicing Center Borrower Services Department PO Box 5609 Greenville, TX 75403-5609	W	1/28/10 Consolidation student loan				12,623.72
Account No. xxxxxxxxxxxx8101 Direct Loan Servicing Center Borrower Services Department PO Box 5609 Greenville, TX 75403-5609	W	1/28/2010 Consolidated student loan				49,673.93
Account No. xxxxxxxx5061 Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	W	Opened 8/01/95 Last Active 1/01/10 CreditCard				3,603.00
Account No. xxxxxxxxxxxx9094 Elan Financial Service Cb Disputes Saint Louis, MO 63166	J	Opened 12/01/08 Last Active 10/22/09 CreditCard				8,423.00
Sheet no. <u>2</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 85,862.65

In re **Sarah Lyn Holda,
Christopher William Holda**

Case No. **10-46713**

Debtors
AMENDED

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx2199 Green Tree Servicing L 500 Landmark Tower St Paul, MN 55102		J	Opened 11/01/06 Last Active 10/07/09 3266 Sharon Hollow Road Manchester, MI 48158				146,897.00
Account No. Unknown New York New York Casino 3790 Las Vegas Blvd. South Las Vegas, NV 89109		H	9/09 Gambling debt				25,500.00
Account No. xxxxxxxxxxxxxxxxxxxx1108 Sallie Mae Inc. on behalf of TGSLC PO Box 83100 Round Rock, TX 78683-3100		H	Opened 11/01/02 Last Active 9/07/09 Student Loan				86,952.00
Account No.							
Account No.							
Account No.							
Sheet no. 3 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							259,349.00
Subtotal (Total of this page)							
Total (Report on Summary of Schedules)							414,255.47

In re **Sarah Lyn Holda,
Christopher William Holda**

Case No. 10-46713

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES - AMENDED

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Camilla Holda 1745 Wolf Lake Road Manchester, MI 48158	Debtor and her husband are in month-to-month lease. They are leasing the property to Debtor's husband's mother.

In re **Sarah Lyn Holda,
Christopher William Holda**

Case No. 10-46713

Debtors

SCHEDULE H - CODEBTORS - AMENDED

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **Sarah Lyn Holda**
Christopher William HoldaCase No. **10-46713**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Son	AGE(S): 1
Employment:*	DEBTOR	SPOUSE
Occupation	Nurse Practitioner	Director of Technology
Name of Employer	Chelsea Community Hospital	IHA, Inc.
How long employed	10 years	3 years
Address of Employer	775 S. Main Street Chelsea, MI 48118	24 Frank Lloyd Wright Drive Ann Arbor, MI 48106
*See Attachment for Additional Employment Information		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) See Detailed Income Attachment

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify):

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Child due to be born on or about August 17, 2010

In re **Sarah Lyn Holda**
Christopher William HoldaCase No. **10-46713**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Income Attachment**Other Payroll Deductions:**

HSA	\$ 62.50	\$ 46.95
401(k)	\$ 1,600.34	\$ 1,305.53
401(k) Loan	\$ 618.38	\$ 357.63
Day Care	\$ 387.50	\$ 0.00
Dependent Care (also Day Care)	\$ 416.66	\$ 0.00
Day Care Subsidy Recapture	\$ 275.30	\$ 0.00
Gym Membership (for both Debtors)	\$ 85.58	\$ 0.00
Total Other Payroll Deductions	\$ 3,446.26	\$ 1,710.11

In re **Sarah Lyn Holda**
Christopher William Holda

Case No. **10-46713**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED
Attachment for Additional Employment Information

Debtor		
Occupation	Instructor	Work is sporadic and seasonal. Income is not regular.
Name of Employer	Jackson Community College	
How long employed	Approx 4 years	
Address of Employer	2111 Emmons Road Jackson, MI 49201	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Attachment A

Notes to Schedule I:

1. The gross income for both debtors is based upon their annual salaries. They differ from the means test amounts because the specific 6-month period used for the means test had 14 bi-weekly pay periods.
2. Child care is made up of the following components on Mrs. Holda's pay check deductions:
 - A. Day Care - \$387.50 per month
 - B. Dependent Care - \$416.66 per month
 - C. Subsidy - note, the Subsidy is paid out and then immediately deducted on the last paycheck of the year. On 12/31/09, Mrs. Holda was paid \$3303.60 in day care subsidy and her employer deducted the \$3303.60 from her pay. This had the net effect of making the Subsidy taxable. However, for bankruptcy purposes, it is income and a legitimate day care expense that averages out to \$275.30 per month.
 - D. Additional Day Car for New Baby: \$866.67 per month.
3. Day care currently runs \$888.33 per month. Of this, approximately \$804.16 per month is taken out of Mrs. Holda's payroll. The remainder is paid directly by Debtors.
4. The day care Subsidy, paid out during the 6-month means test period, was annualized for Schedule I.
5. Mrs. Holda's 401(k) deduction is accurate on Schedule I. Because of a payroll error at the end of 2009, Mrs. Holda's employer failed to deduct the proper amount. Mrs. Holda has been contributing maximum to her 401(k) for over 3 years.
6. Mr. Holda's 401(k) deduction has been at its present level (just shy of maximum) for over 2 years.
7. Mr. Holda maxed out on Social Security Retirement taxes during the means test period. His total Social Security retirement tax for 2009 was \$6621.60 or \$551.80 per month.

In re **Sarah Lyn Holda**
Christopher William HoldaCase No. **10-46713**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,350.00
a. Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		\$	0.00
a. Electricity and heating fuel		\$	0.00
b. Water and sewer		\$	0.00
c. Telephone		\$	0.00
d. Other See Detailed Expense Attachment		\$	809.00
3. Home maintenance (repairs and upkeep)		\$	100.00
4. Food		\$	750.00
5. Clothing		\$	200.00
6. Laundry and dry cleaning		\$	55.00
7. Medical and dental expenses		\$	200.00
8. Transportation (not including car payments)		\$	900.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	150.00
10. Charitable contributions		\$	125.00
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	78.00
a. Homeowner's or renter's		\$	0.00
b. Life		\$	0.00
c. Health		\$	0.00
d. Auto		\$	275.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	317.00
(Specify) Property Taxes - 3266 Sharon Hollow			
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	405.00
a. Auto		\$	0.00
b. Other		\$	0.00
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other See Detailed Expense Attachment		\$	1,416.67

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **7,130.67**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	8,961.13
b. Average monthly expenses from Line 18 above	\$	7,130.67
c. Monthly net income (a. minus b.)	\$	1,830.46

In re **Sarah Lyn Holda**
Christopher William HoldaCase No. **10-46713**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment**Other Utility Expenditures:**

Cell Phone	\$	110.00
Satellite TV	\$	90.00
Internet	\$	80.00
Garbage Collection	\$	26.00
Propane (heating, hot water)	\$	268.00
Electricity	\$	175.00
Landline Phone	\$	60.00
Total Other Utility Expenditures	\$	809.00

Other Expenditures:

Household items (non-food items)	\$	60.00
Hygiene and personal care supplies	\$	65.00
Day Care Paid Outside of Payroll	\$	950.84
1745 Wolf Lake Road (maint & upkeep)	\$	100.00
Haircuts 40/Cosmetics 15	\$	55.00
Work Lunches	\$	50.00
Pet Supplies/Pet Care	\$	75.00
Professional Licenses - Attorney	\$	31.25
Professional Licenses - Nurse	\$	8.33
Nursing Continuing Ed Requirement	\$	5.00
Health Information Mgmt Systems Society	\$	16.25
Total Other Expenditures	\$	1,416.67

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Attachment A

Expenses are based upon the anticipated birth of a new child on August 11, 2010. "When a bankruptcy court calculates a debtor's projected disposable income, the court may account for changes in the debtor's income or expenses that are known or virtually certain at the time of confirmation." *Hamilton v. Lanning*, Slip Op No. 08-998 (S. Ct. 2010).

United States Bankruptcy Court Eastern District of Michigan

In re **Sarah Lyn Holda**
Christopher William Holda

Debtor(s)

Case No. **10-46713**
Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS - AMENDED

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,563.93	2009: Wife IHA of Ann Arbor, PC
\$120,861.83	2009: Husband IHA, Inc.
\$70,870.20	2009: Wife Chelsea Community Hospital
\$1,229.97	2009: Wife Jackson Community College
\$125,907.13	2008: Husband IHA, Inc.
\$283.50	2008: Wife IHA of Ann Arbor, PC
\$54,890.17	2008: Wife Chelsea Community Hospital
\$2,023.29	2008: Wife Jackson Community College

AMOUNT	SOURCE
\$23,350.00	2010 YTD: Husband IHA, Inc.
\$12,310.40	2010 YTD: Wife Chelsea Community Hospital
\$169.34	2010 YTD: Wife Jackson Community College

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase Manhattan Mortga Po Box 24696 Columbus, OH 43224	3/1/10, 2/1/10, 1/3/10 - secured mortgage loan payments on 1745 wolf lake road - ordinary course of business	\$2,629.20	\$119,001.00
Jackson City County Cu 2320 Francis Jackson, MI 49203	2/15/10, 1/15/10, 12/15/09 - secured car loan payment - ordinary course of business	\$1,215.00	\$24,395.00
Midwest Loan Services 616 Shelden Ave Ste 300 Houghton, MI 49931	2/15/10, 1/15/10, 12/15/09 - secured mortgage loan payment - ordinary course of business	\$4,050.00	\$241,758.00
Santander Consumer USA PO Box 660633 Dallas, TX 75266-0633	2/7/10, 1/7/10, 12/7/10 - secured auto loan payments - ordinary course of business	\$1,471.11	\$490.37
New York New York Casino 3790 Las Vegas Blvd. South Las Vegas, NV 89109	12/11/09 (\$2000), 1/16/10 (\$500)	\$2,500.00	\$25,500.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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- None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
St. Vincent de Paul 1509 East Michigan Ave Jackson, MI 49202	None	1/15/09	clothing, old toys, shoes, stuffed animals, \$500
St. Vincent de Paul 1509 East Michigan Ave Jackson, MI 49202	None	8/8/09	men's clothing, kitchen appliances, silverware, kids clothes., \$500
United Way of Washtenaw County 2305 Platt Road Ann Arbor, MI 48104	None	Spring 2009	\$100
Chelsea Community Hospital Foundation 775 S. Main Street Chelsea, MI 48118-0490	Foundation supporting Debtor's employer	May 2009	\$200
Federated Church of Grass lake 519 East Michigan Avenue Redford, MI 48240	none	Sporadic over the last year	Approximately \$200

8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
\$30,000 - gambling loss at New York New York Casino	No insurance. Husband's gambling loss over Labor Day Weekend, 2009. Husband is now attending Gambler's Anonymous.	09/04/09 - 09/06/09

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
ContiLegal 2002 Hogback Road Suite 11 Ann Arbor, MI 48105-9736	1/26/10	\$1000 (including filing fee)
InCharge Debt Solutions 2101 Park Center Drive, Suite 320 Orlando, FL 32835	3/3/10	\$30
ContiLegal 2002 Hogback Road Suite 11 Ann Arbor, MI 48105-9736	3/3/10	\$726.00 plus \$274 in filing fees (there were initially two cases filed and then they were consolidated)

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Christopher Holda, Esq.	6550	3266 Sharon Hollow Road Manchester, MI 48158	independent attorney - no income or expenses. No ongoing business.	7/7/09

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **June 16, 2010**

Signature **/s/ Sarah Lyn Holda**
Sarah Lyn Holda
Debtor

Date **June 16, 2010**

Signature **/s/ Christopher William Holda**
Christopher William Holda
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Eastern District of Michigan**

In re **Sarah Lyn Holda
Christopher William Holda**

Debtor(s)

Case No. **10-46713**

Chapter **13**

**AMENDED
STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.

2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

☒ **FLAT FEE**

A.	For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid	<u>7,000.00</u>
B.	Prior to filing this statement, received	<u>1,452.00</u>
C.	The unpaid balance due and payable is	<u>5,548.00</u>

☐ **RETAINER**

A. Amount of retainer received _____

B. The undersigned shall bill against the retainer at an hourly rate of \$ _____. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

3. \$ **548.00** of the filing fee has been paid.

4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]

- A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- ~~D. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- E. Reaffirmations;
- F. Redemptions;
- G. Other:

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

The flat fee includes only pre-confirmation services. Post-confirmation services will be charged hourly at the rate of \$195 per hour.

6. The source of payments to the undersigned was from:

- A. **XX** Debtor(s)' earnings, wages, compensation for services performed
- B. _____ Other (describe, including the identity of payor) _____

7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: June 16, 2010

/s/ Guy T. Conti
Attorney for the Debtor(s)
Guy T. Conti 03673-2005 (NJ) P68889 (MI)
ContiLegal
2002 Hogback Road
Suite 11
Ann Arbor, MI 48105-9736
888-489-3232 gconti@contilegal.com

Agreed: /s/ Sarah Lyn Holda
Sarah Lyn Holda
Debtor

/s/ Christopher William Holda
Christopher William Holda
Debtor